



February 4, 2021

Consumer Alert: COVID-19 Vaccinations Should Be Provided at No Cost to the Consumer

The South Carolina Department of Insurance (SCDOI) would like to remind consumers that you should not be charged for a COVID-19 vaccine or for the vaccine's administration, regardless of health insurance status.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides funding for the vaccine itself. It also requires most¹ health insurance companies to cover qualifying coronavirus preventive services, including the COVID-19 vaccine, without imposing any cost-sharing requirements, such as a copay, coinsurance, or deductible.

Health providers that receive the COVID-19 vaccine free from the federal government are not allowed to charge you for vaccine administration costs, including through cost sharing or balance billing. If you are without health insurance or your insurance does not cover the vaccine administration, the provider is still prohibited from charging you directly for vaccine administration costs.

If you receive a bill for a COVID-19 vaccine or qualifying associated visit, you should contact the provider or your insurance company and alert them to the error. If you have health insurance coverage and the charge is not removed by your insurance company, please file a complaint with the SCDOI's Office of Consumer Services.

You can file an online complaint [here](#) or contact the Office of Consumer Services at 803-737-6180 or by email to consumers@doi.sc.gov.

¹ This coverage requirement does not apply to grandfathered health plans, excepted benefits plans, or short-term limited duration health insurance.

